

DEFAULT O/E JAD

IN RE:

WESLEY M RUFFNER
MILISA B RUFFNER
Debtor(s)

Ronda J. Winnecour
Movant

vs.
No Repondents.

Case No.: 16-70212 JAD

Chapter 13

Document No.: 107

FILED
8/12/21 12:00 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

ORDER OF COURT

AND NOW, this 12th day of August, 2021, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT



jsf

U.S. BANKRUPTCY JUDGE

In re:
Wesley M Ruffner
Milisa B Ruffner
Debtors

Case No. 16-70212-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7
Date Rcvd: Aug 12, 2021

User: dkam
Form ID: pdf900

Page 1 of 2
Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Wesley M Ruffner, Milisa B Ruffner, 431 Pardee Road, Philipsburg, PA 16866-7960
14202151	+ Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw, Kennesaw, GA 30144-3672
14202152	+ Credit Control, 2410 Broad Ave, Altoona, PA 16601-1940
14221319	+ Intercoastal Financial, LLC, 7954 Transit Rd. #144, Williamsville, NY 14221-4117
14202155	+ John F. Mackin, D.M.D., 220 N. Front Street, Suite 1, P.O. Box 129, Philipsburg, PA 16866-0129
14202158	+ Penelec, P.O. Box 3687, Akron, OH 44309-3687
14205535	+ Penelec, A FirstEnergy Company, FirstEnergy, 331 Newman Springs Rd Building 3, Red Bank, NJ 07701-5688
14202160	+ Penn Highlands Clearfield, 809 Turnpike Avenue, P.O. Box 992, Clearfield, PA 16830-0992
14202161	+ Pennsylvania Collection Service, P.O. Box 893, Washington, PA 15301-0893
14202164	+ Timberland Fed Cr Un, 821 Beaver Dr, Du Bois, PA 15801-2511

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14271564	Email/Text: G06041@att.com	Aug 12 2021 23:13:00	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008
14244293	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Aug 12 2021 23:20:30	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14202153	+ Email/Text: bankruptcynotices@dcicollect.com	Aug 12 2021 23:13:00	Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
14202154	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 12 2021 23:13:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
14252011	Email/Text: JCAP_BNC_Notices@jcap.com	Aug 12 2021 23:13:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14218720	Email/Text: camanagement@mtb.com	Aug 12 2021 23:13:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
14202156	Email/Text: camanagement@mtb.com	Aug 12 2021 23:13:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
14202157	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 12 2021 23:13:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
14276327	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 12 2021 23:20:37	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14202162	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 12 2021 23:20:37	Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
14202163	+ Email/Text: bankruptcy@sw-credit.com	Aug 12 2021 23:13:00	Southwest Credit Syste, 4120 International Pkwy, Carrollton, TX 75007-1958
14202165	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com		

District/off: 0315-7

User: dkam

Page 2 of 2

Date Rcvd: Aug 12, 2021

Form ID: pdf900

Total Noticed: 22

Aug 12 2021 23:13:00

Verizon, 500 Technology Dr Ste 30, Weldon
Spring, MO 63304-2225

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Loan Servicing, LLC.
14202159	##+	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor Lakeview Loan Servicing LLC. agornall@gornall-law.com
Brian Nicholas	on behalf of Creditor Lakeview Loan Servicing LLC. bnicholas@kmlawgroup.com
Kenneth P. Seitz	on behalf of Joint Debtor Milisa B Ruffner thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Debtor Wesley M Ruffner thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Plaintiff Milisa B Ruffner thedebterasers@aol.com
Kenneth P. Seitz	on behalf of Plaintiff Wesley M Ruffner thedebterasers@aol.com
Matthew John McClelland	on behalf of Creditor Lakeview Loan Servicing LLC. bkgroup@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Ronda J. Winnecour	on behalf of Trustee Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 10